

OJAI COMMUNITY BANK

	CPP Disbursement Date 01/30/2009	Cert 57850	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$128	\$134	4.8%		
Loans	\$77	\$74	-3.6%		
Construction & development	\$5	\$5	-7.4%		
Closed-end 1-4 family residential	\$18	\$15	-13.0%		
Home equity	\$8	\$5	-31.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	33.5%		
Commercial & Industrial	\$6	\$6	1.7%		
Commercial real estate	\$36	\$38	4.8%		
Unused commitments	\$12	\$12	2.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$6	99.4%		
Cash & balances due	\$7	\$9	16.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$114	\$119	3.9%		
Deposits	\$114	\$119	3.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$14	\$15	11.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	10.2%	--		
Tier 1 risk based capital ratio	14.7%	16.0%	--		
Total risk based capital ratio	16.0%	17.2%	--		
Return on equity ¹	7.5%	19.8%	--		
Return on assets ¹	0.8%	2.2%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	76.8%	72.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	3.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.2%	11.2%	0.4%	0.0%	--
Home equity	3.8%	0.0%	0.4%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.7%	0.0%	0.4%	0.1%	--
Commercial real estate	2.5%	0.0%	0.2%	0.0%	--
Total loans	3.0%	2.5%	0.3%	0.0%	--